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**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

In re:	Chapter 11
MUNISH SAWHNEY,	Case No. 15-29250 (JKS)
	Debtor.

**NOTES AND STATEMENT OF LIMITATIONS, METHODOLOGY AND
DISCLAIMER REGARDING DEBTOR'S SCHEDULES OF ASSETS
AND LIABILITIES AND STATEMENT OF FINANCIAL AFFAIRS**

On October 13, 2015 (the “Petition Date”), Munish Sawhney. (the “Debtor”) filed a voluntary petition for relief under Chapter 11 of Title 11 of the United States Code (the “Bankruptcy Code”) with the United States Bankruptcy Court for the District of New Jersey. The Debtor is operating his business and managing his affairs as a debtor-in-possession pursuant to Sections 1107(a) and 1108 of the Bankruptcy Code.

The Debtor, with the assistance of his legal advisors and other professionals, has prepared his Schedules of Assets and Liabilities (the “Schedules”) and Statement of Financial Affairs (the “SOFA”) pursuant to Section 521 of the Bankruptcy Code and Federal Rule of Bankruptcy Procedure 1007. These Notes and Statement of Limitations, Methodology and Disclaimer Regarding the Debtor’s Schedules of Assets and Liabilities and Statement of Financial Affairs (the “Notes and Disclaimers”) pertain to all of the Schedules and the SOFA. While the Debtor has made reasonable efforts to ensure that the Schedules and SOFA are accurate and complete based on information that was available to him at the time of preparation, subsequent information or discovery may result in changes to these Schedules and SOFA, and inadvertent errors or omissions may exist in the Schedules and SOFA. Moreover, the Schedules and SOFA contain unaudited information that is subject to further review and potential adjustment. Nothing contained in the Schedules or SOFA shall constitute a waiver of any of the Debtor’s rights or an admission with respect to this Chapter 11 case including, without limitation, any issues involving substantive consolidation, equitable subordination and/or causes of action arising under the provisions of Chapter 5 of the Bankruptcy Code and any other applicable laws to recover assets or avoid transfers. These Notes and Disclaimers are incorporated by reference herein, and comprise an integral part of, the Schedules and SOFA, and should be referred to and reviewed in connection with any review of the Schedules and SOFA. Nothing contained on the Schedules and SOFA shall waive any rights to assert that an alleged lease is a disguised security interest.

Amendment. While reasonable efforts were made to file complete and accurate Schedules and SOFA, inadvertent errors or omissions may exist. The Debtor thus reserves the right to amend and/or supplement his Schedules and SOFA from time to time as may be necessary or appropriate.

Dates. To the best of the Debtor's ability and knowledge, all asset information is listed as of the Petition Date and all liability information is listed as of the Petition Date.

Basis of Presentation. The Schedules and SOFA do not purport to represent financial information or data prepared in accordance with U.S. Generally Accepted Accounting Principles. The Debtor reserves all rights with respect to the values, amounts and characterizations of the assets and liabilities listed in its Schedules and SOFA.

Causes of Action. Despite reasonable efforts to identify all known assets, the Debtor may not have identified or set forth all of his causes of action (filed or potential) as assets in the Schedules and SOFA. Notwithstanding this, the Debtor reserves all of its rights with respect to any causes of action he may have, whether or not listed as assets in the Schedules and SOFA, and neither these Notes and Disclaimers nor the Schedules and SOFA shall be deemed a waiver of any such causes of action.

Totals. All totals that are included in the Schedules and SOFA represent totals of all of the known amounts included on the Schedules and SOFA. To the extent that there are unknown or undetermined amounts, the actual total may be different than the listed total, at times materially.

Current Market Value of Assets. Unless otherwise indicated, net book values are reflected in the Debtor's Schedules and SOFA. For this reason, amounts ultimately realized may vary from net book value and such variance may be material. Thus, unless otherwise noted, the Schedules and SOFA reflect the carrying value of the assets as recorded on the Debtor's books and are not based upon any estimate of the current market value unless so indicated. Exceptions to this include operating cash, which is presented as bank balances as of the Petition Date. Certain other assets are listed as "Unknown" amounts because the net book values may materially differ from fair market value. The amounts shown for assets and liabilities exclude items identified as "Unknown" and the Debtor's ultimate assets and liabilities may differ materially from those stated in the Schedules and SOFA.

Claims Descriptions. Any failure to designate a claim on the Debtor's Schedules and SOFA as "disputed," "contingent" or "unliquidated" does not constitute an admission by the Debtor that such amount is not "disputed," "contingent" or "unliquidated." Listing a claim does not constitute an admission of liability by the Debtor. The Debtor reserves the right to dispute any claims reflected on its Schedules or SOFA on any grounds, including to assert an offset or any defense to any claim reflected on the Schedules and/or SOFA with respect to, but not limited to, amount, liability or classification, or to otherwise subsequently designate such claims as "disputed," "contingent" or "unliquidated." The Debtor reserves the right to amend these Schedules and SOFA accordingly.

Classifications. Listing a claim on (i) Schedule E as “priority” or (ii) Schedule F as “unsecured nonpriority,” or listing a contract on Schedule G as “executory” or “unexpired,” does not constitute an admission by the Debtor of the legal rights of the claimant, or a waiver of the Debtor’s right to recharacterize or reclassify such claim or contract. In particular, the Debtor reserves the right to amend the Schedules and SOFA to recharacterize or reclassify any such contract or claim.

Notes and Disclaimers Control. In the event the Schedules and SOFA differ from the foregoing Notes and Disclaimers, the Notes and Disclaimers shall control.

Insiders. The Debtor has included in response to question 23 of the SOFA all withdrawals or distributions, if any, credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the Petition Date. Persons listed as “insiders” have been included for informational purposes only. The Debtor does not take any position with respect to (a) such person’s influence over the control of the Debtor, (b) the management responsibilities or functions of such individual, (c) the decision-making or corporate authority of such individual or (d) whether such individual could successfully argue that he or she is not an “insider” under section 101(31) of the Bankruptcy Code or applicable law.

Contingent Assets. The Debtor believes that he may possess certain claims and causes of action against various parties. Additionally, the Debtor may possess contingent claims in the form of various avoidance actions it could commence under the provisions of chapter 5 of the Bankruptcy Code and other relevant non-bankruptcy laws. The Debtor reserves all of his rights with respect to any claims, causes of action or avoidance actions it may have and nothing contained in these Notes and Disclaimers or the Schedules and SOFA shall be deemed a waiver of any such claims, avoidance actions or causes of action or in any way prejudice or impair the assertion of such claims.

Recharacterization. The Debtor has made reasonable efforts to characterize, classify, categorize or designate the claims, assets, executory contracts, unexpired leases and other items reported in the Schedules and SOFA correctly. The Debtor, however, may have inadvertently characterized, classified, categorized or designated certain items mistakenly. Thus, the Debtor reserves his rights to recharacterize, reclassify, recategorize or redesignate items reported in the Schedules and SOFA at a later time as necessary or appropriate as additional information becomes available, including, but not limited to, whether contracts listed herein were executory as of the Petition Date or remain executory post-petition.

United States Bankruptcy Court
District of New Jersey

In re **Munish Sawhney**

Debtor

Case No. **15-29250 (JKS)**Chapter **11**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	5	190,761.74		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	1		119,857.68	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		6,959,596.21	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	5			
I - Current Income of Individual Debtor(s)	Yes	2			10,586.83
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,796.74
Total Number of Sheets of ALL Schedules		31			
	Total Assets		190,761.74		
	Total Liabilities			7,079,453.89	

United States Bankruptcy Court
District of New Jersey

In re **Munish Sawhney**Case No. **15-29250 (JKS)**

Debtor

Chapter **11**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 12)	
Average Expenses (from Schedule J, Line 22)	
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

In re **Munish Sawhney**Case No. **15-29250 (JKS)**

Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
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None

Sub-Total > **0.00** (Total of this page)
 Total > **0.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re Munish SawhneyCase No. 15-29250 (JKS)

Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Hudson City joint checking account ending in *771 Account balance: \$500.95 (owned 50% with spouse Sheetal Sawhney)	J	250.48
		Checking account ending in *055	-	700.00
		Checking Account ending in *823 Valley National Bank	-	3,077.57
		Rupee Checking account ending in *12 at CitiBank, N.A., Bombay Mutual Building, 293 D.N. Road, Fort Mumbai 400001 Account balance: \$5.86 (50% ownership with spouse Sheetal Sawhney)	J	2.93
		Savings account ending in *024 Wells Fargo Bank	-	27.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Household furniture, television, video, DVD player, audio equipment, computer, printer, fax machine, CD player	-	2,500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, cassettes, CDs wall art, paintings	-	500.00
6. Wearing apparel.		Clothing	-	800.00
7. Furs and jewelry.		2 Movado watches, Gucci watch, necklace with pendant, rings, bracelet, cufflinks	-	1,000.00
8. Firearms and sports, photographic, and other hobby equipment.		Tennis racquets, sports shoes, old golf clubs and bag	-	100.00
Sub-Total > (Total of this page)				8,957.98

4 continuation sheets attached to the Schedule of Personal Property

In re Munish SawhneyCase No. 15-29250 (JKS)

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Whole Life Insurance Policy with The Guardian Life Insurance Company of America (Loan against policy in the amount of \$88,803.12)	-	134,909.00
10. Annuities. Itemize and name each issuer.		Annuity with Midland National Life Insurance Company	-	19,274.04
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Keller Williams Recruitment profit sharing plan	-	3,077.57
		IRA with The Vanguard Fiduciary Trust Company	-	2,967.79
		IRA with Fidelity Financial Advisor Solutions	-	5,627.83
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		50% ownership of GE common stock Value of stock: \$7,895.06	J	3,947.53
		Munsosa Holdings, LLC (100% ownership)	-	Unknown
		K City Realty, LLC (Marcos Velez related company)	-	Unknown
		Lincoln Street 122, LLC (Marcos Velez related company)	-	Unknown
		Jefferson 20, LLC (Marcos Velez related company)	-	Unknown
		Halladay 227, LLC (Marcos Velez related company)	-	Unknown
		237 Lexington, LLC (Marcos Velez related company)	-	Unknown
		Oakland 90, LLC (Marcos Velez related company)	-	Unknown
		Hutton 180, LLC (Marcos Velez related company)	-	Unknown

Sub-Total >
(Total of this page)**169,803.76**Sheet 1 of 4 continuation sheets attached
to the Schedule of Personal Property

In re Munish SawhneyCase No. 15-29250 (JKS)

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Liberty 239, LLC (Marcos Velez related company)	-	Unknown
		94 Neptune Avenue, LLC (Marcos Velez related company)	-	Unknown
		JCRE Group, LLC (Marcos Velez related company)	-	Unknown
		JSR Realt Estate, LLC (Marcos Velez related company)	-	Unknown
		Quest Imperial, LLC (100% ownership interest)	-	Unknown
		14-16 Centre Street, LLC (Marcos Velez related company)	-	Unknown
		3 Prop JC, LLC (Marcos Velez related company)	-	Unknown
		Rama Swetta, LLC (100% ownership interest)	-	Unknown
		Union City 409, LLC (Marcos Velez related company)	-	Unknown
		53 HPR, LLC (100% ownership interest)	-	Unknown
		Bidwell 185, LLC (Marcos Velez related company)	-	Unknown
		NJ Home & Financial Services Corp. (100% ownership interest)	-	Unknown
		MLK 158 Realty, LLC (Marcos Velez related company)	-	Unknown
		157 South Street ,LLC (Marcos Velez related company)	-	Unknown
		Bostwick 77 Realty, LLC (Marcos Velez related company)	-	Unknown
		4-6 Beech Street, LLC (Marcos Velez related company)	-	Unknown

Sub-Total >
(Total of this page)**0.00**Sheet 2 of 4 continuation sheets attached
to the Schedule of Personal Property

In re **Munish Sawhney**Case No. **15-29250 (JKS)**

Debtor

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		MSV, LLC (100% ownership interest)	-	Unknown
		Orange Stone, LLC (100% ownership interest)	-	Unknown
		Tri-State Gold Coast, LLC (60% ownership interest)	-	0.00
		Kearny Street 105 Realty, LLC (Marcos Velez related company)	-	Unknown
		Prospect 355, LLC (Marcos Velez related company)	-	Unknown
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

Sub-Total >
(Total of this page)**0.00**Sheet 3 of 4 continuation sheets attached
to the Schedule of Personal Property

In re Munish SawhneyCase No. 15-29250 (JKS)

Debtor

SCHEMULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.		New Jersey Real Estate Broker Salesperson	-	Unknown
		Mortgage Loan Originator's License	-	Unknown
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Bentley Flying Spur (120,000 miles)	-	Unknown
		2004 Lexus LX470 (180,000 miles)	-	12,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **12,000.00**
(Total of this page)

Total > **190,761.74**

(Report also on Summary of Schedules)

In re Munish Sawhney,
DebtorCase No. 15-29250 (JKS)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds
\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter
with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u>			
Hudson City joint checking account ending in *771	11 U.S.C. § 522(d)(5)	250.48	250.48
Account balance: \$500.95 (owned 50% with spouse Sheetal Sawhney)			
Checking account ending in *055	11 U.S.C. § 522(d)(5)	700.00	700.00
Checking Account ending in *823 Valley National Bank	11 U.S.C. § 522(d)(5)	3,077.57	3,077.57
Rupee Checking account ending in *12 at CitiBank, N.A., Bombay Mutual Building, 293 D.N. Road, Fort Mumbai 400001	11 U.S.C. § 522(d)(5)	2.93	2.93
Account balance: \$5.86 (50% ownership with spouse Sheetal Sawhney)			
Savings account ending in *024 Wells Fargo Bank	11 U.S.C. § 522(d)(5)	27.00	27.00
<u>Household Goods and Furnishings</u>			
Household furniture, television, video, DVD player, audio equipment, computer, printer, fax machine, CD player	11 U.S.C. § 522(d)(3)	2,500.00	2,500.00
<u>Books, Pictures and Other Art Objects; Collectibles</u>			
Books, cassettes, CDs wall art, paintings	11 U.S.C. § 522(d)(3)	500.00	500.00
<u>Wearing Apparel</u>			
Clothing	11 U.S.C. § 522(d)(3)	800.00	800.00
<u>Furs and Jewelry</u>			
2 Movado watches, Gucci watch, necklace with pendant, rings, bracelet, cufflinks	11 U.S.C. § 522(d)(4)	1,000.00	1,000.00
<u>Firearms and Sports, Photographic and Other Hobby Equipment</u>			
Tennis racquets, sports shoes, old golf clubs and bag	11 U.S.C. § 522(d)(5)	100.00	100.00
<u>Interests in Insurance Policies</u>			
Whole Life Insurance Policy with The Guardian Life Insurance Company of America (Loan against policy in the amount of \$88,803.12)	11 U.S.C. § 522(d)(7)	134,909.00	134,909.00
<u>Annuities</u>			
Annuity with Midland National Life Insurance Company	11 U.S.C. § 522(d)(10)(E)	19,274.04	19,274.04
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u>			
Keller Williams Recruitment profit sharing plan	11 U.S.C. § 522(d)(10)(E)	3,077.57	3,077.57

2 continuation sheets attached to Schedule of Property Claimed as Exempt

In re Munish SawhneyCase No. 15-29250 (JKS)

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
IRA with The Vanguard Fiduciary Trust Company	11 U.S.C. § 522(d)(10)(E)	2,967.79	2,967.79
IRA with Fidelity Financial Advisor Solutions	11 U.S.C. § 522(d)(10)(E)	5,627.83	5,627.83
Stock and Interests in Businesses 50% ownership of GE common stock Value of stock: \$7,895.06	11 U.S.C. § 522(d)(5)	3,947.53	3,947.53
Munsosa Holdings, LLC (100% ownership)	11 U.S.C. § 522(d)(5)	0.00	Unknown
K City Realty, LLC (Marcos Velez related company)	11 U.S.C. § 522(d)(5)	0.00	Unknown
Lincoln Street 122, LLC (Marcos Velez related company)	11 U.S.C. § 522(d)(5)	0.00	Unknown
Jefferson 20, LLC (Marcos Velez related company)	11 U.S.C. § 522(d)(5)	0.00	Unknown
Halladay 227, LLC (Marcos Velez related company)	11 U.S.C. § 522(d)(5)	0.00	Unknown
237 Lexington, LLC (Marcos Velez related company)	11 U.S.C. § 522(d)(5)	0.00	Unknown
Oakland 90, LLC (Marcos Velez related company)	11 U.S.C. § 522(d)(5)	0.00	Unknown
Hutton 180, LLC (Marcos Velez related company)	11 U.S.C. § 522(d)(5)	0.00	Unknown
Liberty 239, LLC (Marcos Velez related company)	11 U.S.C. § 522(d)(5)	0.00	Unknown
94 Neptune Avenue, LLC (Marcos Velez related company)	11 U.S.C. § 522(d)(5)	0.00	Unknown
JCRE Group, LLC (Marcos Velez related company)	11 U.S.C. § 522(d)(5)	0.00	Unknown
JSR Realt Estate, LLC (Marcos Velez related company)	11 U.S.C. § 522(d)(5)	0.00	Unknown
Quest Imperial, LLC (100% ownership interest)	11 U.S.C. § 522(d)(5)	0.00	Unknown
14-16 Centre Street, LLC (Marcos Velez related company)	11 U.S.C. § 522(d)(5)	0.00	Unknown
3 Prop JC, LLC (Marcos Velez related company)	11 U.S.C. § 522(d)(5)	0.00	Unknown

In re Munish SawhneyCase No. 15-29250 (JKS)

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Rama Swetta, LLC (100% ownership interest)	11 U.S.C. § 522(d)(5)	0.00	Unknown
Union City 409, LLC (Marcos Velez related company)	11 U.S.C. § 522(d)(5)	0.00	Unknown
53 HPR, LLC (100% ownership interest)	11 U.S.C. § 522(d)(5)	0.00	Unknown
Bidwell 185, LLC (Marcos Velez related company)	11 U.S.C. § 522(d)(5)	0.00	Unknown
NJ Home & Financial Services Corp. (100% ownership interest)	11 U.S.C. § 522(d)(5)	0.00	Unknown
MLK 158 Realty, LLC (Marcos Velez related company)	11 U.S.C. § 522(d)(5)	0.00	Unknown
157 South Street ,LLC (Marcos Velez related company)	11 U.S.C. § 522(d)(5)	0.00	Unknown
Bostwick 77 Realty, LLC (Marcos Velez related company)	11 U.S.C. § 522(d)(5)	0.00	Unknown
4-6 Beech Street, LLC (Marcos Velez related company)	11 U.S.C. § 522(d)(5)	0.00	Unknown
MSV, LLC (100% ownership interest)	11 U.S.C. § 522(d)(5)	0.00	Unknown
Orange Stone, LLC (100% ownership interest)	11 U.S.C. § 522(d)(5)	0.00	Unknown
Tri-State Gold Coast, LLC (60% ownership interest)	11 U.S.C. § 522(d)(5)	0.00	0.00
Kearny Street 105 Realty, LLC (Marcos Velez related company)	11 U.S.C. § 522(d)(5)	0.00	Unknown
Prospect 355, LLC (Marcos Velez related company)	11 U.S.C. § 522(d)(5)	0.00	Unknown
<u>Licenses, Franchises, and Other General Intangibles</u>			
New Jersey Real Estate Broker Salesperson	11 U.S.C. § 522(d)(5)	0.00	Unknown
Mortgage Loan Originator's License	11 U.S.C. § 522(d)(5)	0.00	Unknown
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
2004 Lexus LX470 (180,000 miles)	11 U.S.C. § 522(d)(2)	3,675.00	12,000.00

Total:

182,436.74

190,761.74

In re Munish Sawhney

Case No. 15-29250 (JKS)

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H E B J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.								
TD Auto Finance PO Box 16039 Lewiston, ME 04243-9520			2006 Bentley Flying Spur (120,000 miles)					
Value \$		Unknown					31,054.56	Unknown
Account No.								
TD Bank Lockbox TD Auto Finance - 16039 Mailstop ME2-074-017 6 Atlantis Way Lewiston, ME 04240			On behalf of: TD Auto Finance				Notice Only	
Value \$								
Account No.								
The Guardian Life Insurance Company 7 Hanover Square Customer Service, H-6-D New York, NY 10004			Whole Life Insurance Policy with The Guardian Life Insurance Company of America (Loan against policy in the amount of \$88,803.12)					
Value \$		134,909.00					88,803.12	0.00
Account No.								
Value \$								
0 continuation sheets attached				Subtotal (Total of this page)			119,857.68	0.00
				Total			119,857.68	0.00
				(Report on Summary of Schedules)				

In re **Munish Sawhney**

Case No. **15-29250 (JKS)**

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Munish Sawhney**Case No. **15-29250 (JKS)**

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**
TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	AMOUNT ENTITLED TO PRIORITY
Account No.			Notice only.					0.00	
Division of Taxation 124 Halsey Street Second Floor Newark, NJ 07102		H W J C						0.00	
Account No.			Notice only.					0.00	0.00
Internal Revenue Service Special Procedures Branch Attn: Bankruptcy Section PO Box 744 Springfield, NJ 07081-0744		-						0.00	
Account No.			Notice only.					0.00	0.00
Internal Revenue Service Attn: District Director 955 South Springfield Avenue Springfield, NJ 07081		-						0.00	
Account No.			Notice only.					0.00	0.00
Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346		-						0.00	
Account No.			Notice only.					0.00	0.00
New Jersey Division of Taxation Attn: Bankruptcy Section PO Box 245 Trenton, NJ 08695-0245		-						0.00	
Sheet <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims							Subtotal (Total of this page)	0.00	0.00
								0.00	0.00

In re **Munish Sawhney**Case No. **15-29250 (JKS)**

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**
TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	AMOUNT ENTITLED TO PRIORITY
Account No.		Notice only.				0.00	
Office of the Attorney General Richard J. Hughes Justice Complex 25 Market Street PO Box 112 Trenton, NJ 08625-0112	-				0.00		0.00
Account No.		Notice only.				0.00	
Office of the Chief Counsel Internal Revenue Service SB/SE Division One Newark Center, Suite 1500 Newark, NJ 07102	-				0.00		0.00
Account No.		Notice only.				0.00	
State of New Jersey Division of Taxation - Gross Income Tax 50 Barrack Street PO Box 269 Trenton, NJ 08625	-				0.00		0.00
Account No.		Notice only.				0.00	
United States Attorney 970 Broad Street, Fifth Floor Newark, NJ 07102	-				0.00		0.00
Account No.							
Sheet <u>2</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			Subtotal (Total of this page)		0.00	0.00	
			Total (Report on Summary of Schedules)		0.00	0.00	
					0.00	0.00	

In re **Munish Sawhney**Case No. 15-29250 (JKS)

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				AMOUNT OF CLAIM
		C O D E B T O R	U N L I Q U I D A T E D	D I S P U T E D		
Account No.						
137-139 Parker Street, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054	Judgment creditor.	X -		X		978,262.16
Account No.						
295 Fairmount Avenue, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054	Judgment creditor.	X -		X		487,630.70
Account No.						
733-735 6th Street, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054	Judgment creditor.	X -		X		423,376.93
Account No.						
78 Mallory Street, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054	Judgment creditor.	X -		X		776,594.24
7 continuation sheets attached					Subtotal (Total of this page)	2,665,864.03

In re **Munish Sawhney**Case No. **15-29250 (JKS)**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
7912 River Rd. Apt. 7912 River Road North Bergen, NJ 07047	-	Loan.				6,700.00
Account No.						
Accent Funding LLC Attn: Ildiko Trien 112 West 56th Street Suite 26 North New York, NY 10019	-	Personal guaranty on loan.		X	X	Unknown
Account No.						
AM Financial Holdings LLC Attn: Mrugul Patel 1057 Broad Street Bloomfield, NJ 07003	-	Loan.				50,000.00
Account No.						
American Express 2965 West Corporate Lakes Boulevard Westin, FL 33331-3626	-	Credit card debt.				17,981.49
Account No.						
Best Buy Credit Services PO Box 183195 Columbus, OH 43218-3195	-	Credit card debt.				3,986.26

Sheet no. 1 of 7 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority ClaimsSubtotal
(Total of this page) **78,667.75**

In re **Munish Sawhney**Case No. **15-29250 (JKS)**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.			Credit card debt.			
Bloomingdales 1000 Third Avenue New York, NY 10022		-				1,800.00
Account No.			Personal guaranty of business credit card.	X	X	
Capital One Bank USA 168 Capital One Drive Mc Lean, VA 22102		-				0.00
Account No.			Loan.			
Chander Sharma 659 Victoria Avenue Paramus, NJ 07652		-				260,000.00
Account No.			Litigation plaintiff.		X	
Eris Capital, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054	X	-				Unknown
Account No.			On behalf of: Eris Capital, LLC			Notice Only
Eris Capital Attn: Peter Aytug 37-18 Northern Boulevard Suite 417 Long Island City, NY 11101						
Sheet no. <u>2</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)		261,800.00

In re Munish SawhneyCase No. 15-29250 (JKS)

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM			
				C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	
Account No.							
Eugene St. Louis 37 Liberty Place Weehawken, NJ 07086	H W J C	-					1,592,837.40
Account No.							
FCI Lender Services, Inc. PO Box 27370 Anaheim, CA 92809-0112	X	-	Personal guaranty.	X	X		Unknown
Account No.							
Harmony Bank 2120 West County Line Road Jackson, NJ 08527	X	-	Personal guaranty.	X	X		Unknown
Account No.							
Hilltop Management Co. Attn: David Kramer 1161 East 21st Street Brooklyn, NY 11210		-	Loan.				17,000.00
Account No.							
Hudsoncross Capital, LLC 3 Pickwick Plaza Suite 400 Greenwich, CT 06830-5513		-	UCC filing.				0.00

Sheet no. 3 of 7 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority ClaimsSubtotal
(Total of this page) 1,609,837.40

In re Munish SawhneyCase No. 15-29250 (JKS)

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
Ikval Saggu 22 Meridian Road Suite 8 Edison, NJ 08820			Loan.			360,000.00
Account No.						
James Monaco PO Box 3053 Hoboken, NJ 07030			Loan.			235,000.00
Account No.						
Jared Galleria of Jewelry PO Box 740425 Cincinnati, OH 45274-0425			Credit card debt.			3,747.23
Account No.						
Jignesh Patel B Hensyn Village Apt. 5B Budd Lake, NJ 07828			Loan.			25,000.00
Account No.						
Manish Dahiya 375 South End Avenue #31J New York, NY 10280			Loan.			70,000.00
Sheet no. <u>4</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)		693,747.23

In re **Munish Sawhney**Case No. 15-29250 (JKS)

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
Mark Velez c/o Cindy Nan Vogelman, Esq. Chasan Leyner & Lamparello, PC 300 Harmon Meadow Boulevard, 6th Floor Secaucus, NJ 07094	-			X	X	Unknown
Account No.			UCC filing.			
Mercury Capital Funding, LLC 100 Merrick Road, Suite 504E Rockville Centre, NY 11570-4880	-					0.00
Account No.			Loan.			
Michael Steifman c/o David Meth, Esq. 200 Daniels Way Suite 240 Freehold, NJ 07728	-					8,500.00
Account No.			Loan.			
Miranda & Masters, LLC Attn: David Miranda 98 Leonard Street Jersey City, NJ 07307	-					50,000.00
Account No.			Judgment creditor.		X	
Nyburg Properties, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054	X	-				200,000.00

Sheet no. 5 of 7 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority ClaimsSubtotal
(Total of this page) 258,500.00

In re **Munish Sawhney**Case No. **15-29250 (JKS)**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM				
			CONTINGENT	UNLIQUIDATED	DISPUTED		
Account No.		Judgment creditor.			X		1,068,846.60
Parker Street Realty LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054	X -						
Account No.		Loan.					100,000.00
Radha K. Sawhney 2205 Arterra Court West Palm Beach, FL 33411-1417	-						
Account No.		Loan.					100,000.00
Ramyeta Deshmukh 230 Via D'Este Delray Beach, FL 33445	-						
Account No.		Personal guaranty.		X	X		Unknown
Regal Bank 570 West Mount Pleasant Avenue Livingston, NJ 07039	X -						
Account No.							
Riverside Abstract Title c/o Jeffrey Fleischmann, Esq. Law Office of Jeffrey Fleischmann PC 65 Broadway, Suite 842 New York, NY 10006	X -				X		41,546.37

Sheet no. 6 of 7 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority ClaimsSubtotal
(Total of this page) **1,310,392.97**

In re

Munish Sawhney

Case No. 15-29250 (JKS)

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT T	UNLIQUIDATED T	DISPUTED D	AMOUNT OF CLAIM
Account No.							
Riverside Abstract Title 212 Second Street Suite 502 Lakewood, NJ 08701							Notice Only
Account No.			On behalf of: Riverside Abstract Title				
Vishesh Chhibber 308B South Oysterbay Road Syosset, NY 11791			Loan.				
Account No.							
Wells Fargo Card Services PO Box 6412 Carol Stream, IL 60197-6412			Credit card debt.				80,000.00
Account No.							
York Funding, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054	X	-				X	786.83
Account No.							
							Unknown

Sheet no. 7 of 7 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page)	80,786.83
Total (Report on Summary of Schedules)	6,959,596.21

In re

Munish Sawhney

Case No. 15-29250 (JKS)

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Marcos A. Velez 12 Oakland Avenue Jersey City, NJ 07306	Agreement dated March 31, 2011 whereby Marcos Velez is entitled to receive 50% of the net proceeds of sale with regard to any properties that he identifies for purchase and/or for which he coordinates repairs and rehabilitation.

In re **Munish Sawhney**Case No. **15-29250 (JKS)**

Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
14-16 Centre Street, LLC 37-18 Northern Boulevard Suite 417 Long Island City, NY 11101	Riverside Abstract Title c/o Jeffrey Fleischmann, Esq. Law Office of Jeffrey Fleischmann PC 65 Broadway, Suite 842 New York, NY 10006
237 Lexington, LLC 7004 Kennedy Boulevard East Guttenberg, NJ 07093	Harmony Bank 2120 West County Line Road Jackson, NJ 08527
94 Neptune Avneue, LLC 660 Newark Avenue Jersey City, NJ 07306	Regal Bank 570 West Mount Pleasant Avenue Livingston, NJ 07039
Benjamin Velez [Address Unknown]	Eris Capital, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054
Benjamin Velez [Address Unknown]	Parker Street Realty LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054
Benjamin Velez [Address Unknown]	137-139 Parker Street, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054
Benjamin Velez [Address Unknown]	295 Fairmount Avenue, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054
Benjamin Velez [Address Unknown]	78 Mallory Street, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054

In re **Munish Sawhney**

Case No. **15-29250 (JKS)**

Debtor

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Benjamin Velez [Address Unknown]	733-735 6th Street, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054
Benjamin Velez [Address Unknown]	Nyburg Properties, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054
Benjamin Velez [Address Unknown]	York Funding, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054
Christine Katcho 355 Prospect Street Nutley, NJ 07110	Eris Capital, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054
Halladay 227, LLC 12 Oakland Avenue Jersey City, NJ 07306	Harmony Bank 2120 West County Line Road Jackson, NJ 08527
Hutton 180, LLC 660 Newark Avenue Jersey City, NJ 07306	Regal Bank 570 West Mount Pleasant Avenue Livingston, NJ 07039
JCRE Group, LLC 7004 JFK Boulevard, Suit e44D West New York, NJ 07093	FCI Lender Services, Inc. PO Box 27370 Anaheim, CA 92809-0112
Jefferson 20, LLC 7004 Kennedy Boulevard East Guttenberg, NJ 07093	Harmony Bank 2120 West County Line Road Jackson, NJ 08527
John R. Velez, III 12 Oakland Avenue Jersey City, NJ 07306	Eris Capital, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054
Katcho, LLC 227 Falmouth Avenue Elmwood Park, NJ 07407	Eris Capital, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054

In re

Munish Sawhney

Case No. **15-29250 (JKS)**

Debtor

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Khoury Madja 355 Prospect Street Nutley, NJ 07110	Eris Capital, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054
Liberty 239, LLC 660 Newark Avenue Jersey City, NJ 07306	Regal Bank 570 West Mount Pleasant Avenue Livingston, NJ 07039
Lincoln Street 122, LLC 7004 Boulevard East Guttenberg, NJ 07093	Harmony Bank 2120 West County Line Road Jackson, NJ 08527
Marcos Velez 355 Prospect Street Nutley, NJ 07110	Eris Capital, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054
Melissa Velez [Address Unknown]	Parker Street Realty LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054
Melissa Velez [Address Unknown]	137-139 Parker Street, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054
Melissa Velez [Address Unknown]	295 Fairmount Avenue, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054
Melissa Velez [Address Unknown]	78 Mallory Street, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054
Melissa Velez [Address Unknown]	733-735 6th Street, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054

In re **Munish Sawhney**

Case No. **15-29250 (JKS)**

Debtor

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Melissa Velez [Address Unknown]	Nyburg Properties, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054
Melissa Velez [Address Unknown]	York Funding, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054
Oakland 90, LLC 7004 Kennedy Boulevard East West New York, NJ 07093	Harmony Bank 2120 West County Line Road Jackson, NJ 08527
Quest Imperial, LLC 163 Zabriskie Street Jersey City, NJ 07307	Eris Capital, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054
Quest Imperial, LLC 163 Zabriskie Street Jersey City, NJ 07307	Parker Street Realty LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054
Quest Imperial, LLC 163 Zabriskie Street Jersey City, NJ 07307	137-139 Parker Street, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054
Quest Imperial, LLC 163 Zabriskie Street Jersey City, NJ 07307	295 Fairmount Avenue, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054
Quest Imperial, LLC 163 Zabriskie Street Jersey City, NJ 07307	78 Mallory Street, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054
Quest Imperial, LLC 163 Zabriskie Street Jersey City, NJ 07307	733-735 6th Street, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054

In re **Munish Sawhney**

Case No. **15-29250 (JKS)**

Debtor

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Quest Imperial, LLC 163 Zabriskie Street Jersey City, NJ 07307	Nyburg Properties, LLC c/o Sean M. Lipsky, Esq. Lipsky Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054
Quest Imperial, LLC 163 Zabriskie Street Jersey City, NJ 07307	York Funding, LLC c/o Sean M. Lipsky, Esq. Lipsly Portales, P.A. 140 Littleton Road, Suite 103 Parsippany, NJ 07054

Fill in this information to identify your case:

Debtor 1	Munish Sawhney
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	DISTRICT OF NEW JERSEY
Case number (If known)	15-29250 (JKS)

Check if this is:

An amended filing
 A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

12/13

Official Form B 6I

Schedule I: Your Income

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	Real Estate Investor/Developer	Mortgage Loan Originator
Employer's name	Self-Employed	Franklin First Financial
Employer's address		538 Broadhollow Road Suite 401 Melville, NY 11747

How long employed there?

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>0.00</u>	\$ <u>0.00</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>0.00</u>	\$ <u>0.00</u>

Debtor 1 **Munish Sawhney**

Case number (if known) **15-29250 (JKS)**

Copy line 4 here	For Debtor 1	For Debtor 2 or non-filing spouse
	4. \$ 0.00	\$ 0.00
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$ 0.00
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 0.00	\$ 0.00
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify:	5h. + \$ 0.00	+ \$ 0.00
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 0.00	\$ 0.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 0.00	\$ 0.00
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 10,586.83	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 0.00	\$ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ 0.00	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00
8h. Other monthly income. Specify:	8h. + \$ 0.00	+ \$ 0.00
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 10,586.83	\$ 0.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 10,586.83	+ \$ 0.00 = \$ 10,586.83
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:	11. +\$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ 10,586.83	
13. Do you expect an increase or decrease within the year after you file this form?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain: _____	

Fill in this information to identify your case:

Debtor 1	Munish Sawhney
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	DISTRICT OF NEW JERSEY
Case number (If known)	15-29250 (JKS)

Check if this is:

An amended filing
 A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.

Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? No

Do not list Debtor 1 and
Debtor 2.

Yes. Fill out this information for
each dependent.....

Dependent's relationship to
Debtor 1 or Debtor 2

Dependent's
age

Does dependent
live with you?

No

Yes

No

Yes

No

Yes

No

Yes

3. Do your expenses include
expenses of people other than
yourself and your dependents? No
 Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 6I.)

Your expenses	
----------------------	--

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ **0.00**

If not included in line 4:

4a. Real estate taxes
 4b. Property, homeowner's, or renter's insurance
 4c. Home maintenance, repair, and upkeep expenses
 4d. Homeowner's association or condominium dues
 5. Additional mortgage payments for your residence, such as home equity loans

4a. \$ 0.00
4b. \$ 37.50
4c. \$ 200.00
4d. \$ 0.00
5. \$ 0.00

Debtor 1 Munish Sawhney	Case number (if known)	15-29250 (JKS)
<p>6. Utilities:</p> <p>6a. Electricity, heat, natural gas 6a. \$ 240.00 6b. Water, sewer, garbage collection 6b. \$ 50.00 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$ 240.00 6d. Other. Specify: 6d. \$ 0.00</p> <p>7. Food and housekeeping supplies 7. \$ 200.00 8. Childcare and children's education costs 8. \$ 0.00 9. Clothing, laundry, and dry cleaning 9. \$ 150.00 10. Personal care products and services 10. \$ 0.00 11. Medical and dental expenses 11. \$ 50.00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 12. \$ 250.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$ 250.00 14. Charitable contributions and religious donations 14. \$ 100.00</p> <p>15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15a. \$ 0.00 15b. Health insurance 15b. \$ 0.00 15c. Vehicle insurance 15c. \$ 400.00 15d. Other insurance. Specify: 15d. \$ 0.00</p> <p>16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16. \$ 0.00</p> <p>17. Installment or lease payments: 17a. Car payments for Vehicle 1 17a. \$ 1,629.24 17b. Car payments for Vehicle 2 17b. \$ 0.00 17c. Other. Specify: 17c. \$ 0.00 17d. Other. Specify: 17d. \$ 0.00</p> <p>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I). 18. \$ 0.00</p> <p>19. Other payments you make to support others who do not live with you. Specify: 19. \$ 0.00</p> <p>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. Real estate taxes 20b. \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20e. Homeowner's association or condominium dues 20e. \$ 0.00</p> <p>21. Other: Specify: 21. +\$ 0.00</p> <p>22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses. 22. \$ 3,796.74</p> <p>23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$ 10,586.83 23b. Copy your monthly expenses from line 22 above. 23b. -\$ 3,796.74</p> <p>23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. \$ 6,790.09</p> <p>24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? <input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain: _____</p>		

United States Bankruptcy Court
District of New JerseyIn re **Munish Sawhney**

Debtor(s)

Case No. **15-29250 (JKS)**
Chapter **11****DECLARATION CONCERNING DEBTOR'S SCHEDULES****DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 33 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date October 27, 2015Signature /s/ Munish Sawhney
Munish Sawhney
Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
District of New Jersey

In re Munish Sawhney

Debtor(s)

Case No.
Chapter

15-29250 (JKS)
11

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$71,575.00	2013: MSV, LLC
\$75,219.00	2014: MSV, LLC
\$84,694.71	2015: MSV, LLC

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$474.00	2013: Dividends

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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Radha K. Sawhney
2205 Arterra Court
West Palm Beach, FL 33411-1417
Father

Radha K. Sawhney
2205 Arterra Court
West Palm Beach, FL 33411-1417
Father

Radha K. Sawhney
2205 Arterra Court
West Palm Beach, FL 33411-1417
Father

Radha K. Sawhney
2205 Arterra Court
West Palm Beach, FL 33411-1417
Father

Radha K. Sawhney
2205 Arterra Court
West Palm Beach, FL 33411-1417
Father

Radha K. Sawhney
2205 Arterra Court
West Palm Beach, FL 33411-1417
Father

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B7 (Official Form 7) (04/13)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
Radha K. Sawhney 2205 Arterra Court West Palm Beach, FL 33411-1417 Father	5/15/15	\$235.00	
Radha K. Sawhney 2205 Arterra Court West Palm Beach, FL 33411-1417 Father	5/30/15	\$235.00	
Radha K. Sawhney 2205 Arterra Court West Palm Beach, FL 33411-1417 Father	6/15/15	\$235.00	
Radha K. Sawhney 2205 Arterra Court West Palm Beach, FL 33411-1417 Father	6/30/15	\$235.00	
Radha K. Sawhney 2205 Arterra Court West Palm Beach, FL 33411-1417 Father	7/9/15	\$235.00	
Radha K. Sawhney 2205 Arterra Court West Palm Beach, FL 33411-1417 Father	7/24/15	\$235.00	
Radha K. Sawhney 2205 Arterra Court West Palm Beach, FL 33411-1417 Father	7/31/15	\$235.00	
Radha K. Sawhney 2205 Arterra Court West Palm Beach, FL 33411-1417 Father	8/7/15	\$235.00	
Radha K. Sawhney 2205 Arterra Court West Palm Beach, FL 33411-1417 Father	9/11/15	\$200.00	

4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Parker Street Realty LLC, 137-139 Parker Street LLC, 295 Fairmount Avenue LLC, 78 Mallory Street LLC, 733-735 6th Street LLC, Nyburg Properties LLC and York Funding LLC v. Quest Imperial LLC, Munish Sawhney, Benjamin Velez and Melissa Velez Docket No. MID-L-146-15		Superior Court of New Jersey Middlesex County Law Division	Judgment entered May 26, 2015.

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CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Riverside Abstract LLC v. 14-16 Centre, LLC and Munish Sawhney Index No. _____	Breach of contract, breach of express warranty and unjust enrichment	Supreme Court of the State of New York County of Kings	Pending
Eris Capital, LLC v. Quest Imperial, LLC, Munish Sawhney, John R. Velez III, Marcos Velez a/k/a Mark Velez, Benjamin Velez, Katcho, LLC, Christine Katcho and Khoury Madja Docket No. BER-L-6743-15		Superior Court of New Jersey Bergen County Law Division	Pending

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
Parker Street, Realty, LLC, et al.	July 22, 2015	Garnishment of Wells Fargo checking account ending in *6055 in the amounts of \$1,616.81 and \$59.00.
Parker Street Realty, LLC, et al.	July 22, 2015	Levy on Hudson City Bank account in the amount of \$4,329.27.

5. Repossessions, foreclosures and returns

None b. List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY

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7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Trenk, DiPasquale, Della Fera & Sodono, P.C. West Orange, NJ 07052	October 13, 2015	\$5,153.50 paid for prepetition services. Retainer of \$11,651.94.

10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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NAME AND ADDRESS OF INSTITUTION
Morgan Stanley

TYPE OF ACCOUNT, LAST FOUR
 DIGITS OF ACCOUNT NUMBER,
 AND AMOUNT OF FINAL BALANCE
Active Assets Account ending in *015

AMOUNT AND DATE OF SALE
 OR CLOSING
Closed: June 2015
Account Balance: (\$150.00)

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER Munish Sawhney	DESCRIPTION AND VALUE OF PROPERTY Whole life insurance policy with MetLife Insurance Company USA. Insured: Veer Sawhney and Kabeer Sawhney (Debtor's sons) Cash Surrender Value: \$0.00	LOCATION OF PROPERTY MetLife Insurance Company USA PO Box 336 Warwick, RI 02887-0336
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15. Prior address of debtor

None If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 7004 JFK Boulevard East, #44A Guttenberg, NJ 07093	NAME USED	DATES OF OCCUPANCY September 2004 - December 2013
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16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18. Nature, location and name of business

None a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Munsosa Holdings, LLC	27-1980687	PO Box 354 Edgewater, NJ 07020	Real Estate	February 2010 - Present
K City Realty, LLC	45-0919007	660 Newark Avenue Jersey City, NJ 07306	Real Estate	March 2011 - Present
Lincoln Street 122, LLC	45-2153089	7004 Boulevard East Guttenberg, NJ 07093	Real Estate	May 2011 - Present

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NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Jefferson 20, LLC	45-4900573	7004 Kennedy Boulevard East Guttenberg, NJ 07093	Real Estate	March 2012 - Present
Halladay 227, LLC	45-4343309	12 Oakland Avenue Jersey City, NJ 07306	Real Estate	2012 - Present
237 Lexington, LLC	46-1710001	7004 Kennedy Boulevard East Guttenberg, NJ 07093	Real Estate	January 2013 - Present
Oakland 90, LLC	46-1630996	7004 Kennedy Boulevard East Guttenberg, NJ 07093	Real Estate	December 2012 - Present
Hutton 180, LLC	27-4688364	660 Newark Avenue Jersey City, NJ 07306	Real Estate	2011 - Present
Liberty 239, LLC	27-4688516	660 Newark Avenue Jersey City, NJ 07306	Real Estate	2010 - Present
94 Neptune Avenue, LLC	45-2712192	660 Newark Avenue Jersey City, NJ 07306	Real Estate	2011 - Present
JCRE Group, LLC			Real Estate	
JSR Realty, LLC			Real Estate	
Quest Imperial, LLC	45-4717668	163 Zabriskie Street Jersey City, NJ 07307	Real Estate	March 2012 - Present
14-16 Centre Street, LLC	46-4367028	37-18 Northern Boulevard, Suite 417 Long Island City, NY 11101	Real Estate	2013 - Present
3 Prop JC, LLC	47-4726288	53 Hackensack Plank Road Weehawken, NJ 07086	Real Estate	August 2015 - Present
Rama Swetta, LLC	47-4230293	53 Hackensack Plank Road Weehawken, NJ 07086	Real Estate	June 2015 - Present
Union City 409, LLC			Real Estate	
53 HPR, LLC	47-2332284	53 Hackensack Plank Road Weehawken, NJ 07086	Real Estate	November 2014 - Present
Bidwell 185, LLC	47-1642399	53 Hackensack Plank Road Weehawken, NJ 07086	Real Estate	2014 - Present
NJ Home & Financial Services Corp.	22-3732206	PO Box 354 Edgewater, NJ 07020	Real Estate Consulting	May 2001 - Present
MLK 185 Realty, LLC			Real Estate	
JSR Real Estate, LLC	46-3960618	659 Victoria Avenue Paramus, NJ 07652	Real Estate	October 2013 - Present
157 South Street, LLC	45-5293722	12 Oakland Avenue Jersey City, NJ 07306	Real Estate	May 2012 - Present
Bostwick 77 Realty, LLC			Real Estate	
4-6 Beech Street, LLC			Real Estate	
MSV, LLC	55-0790403	PO Box 354 Edgewater, NJ 07020	Real Estate Consulting	August 2015 - Present
Orange Stone, LLC	47-4921332	53 Hackensack Plank Road Weehawken, NJ 07086	Real Estate	2015 - Present

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LAST FOUR DIGITS OF
SOCIAL-SECURITY OR
OTHER INDIVIDUAL
TAXPAYER-I.D. NO.

NAME	(ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Tri-State Gold Coast, LLC	47-1622189	9 E. Loockerman Street Suite 3A-583 Dover, DE 19901	Real Estate	August 2014 - Present
Kearny Street 105 Realty, LLC			Real Estate	
Prospect 355, LLC	47-2215036	53 Hackensack Plank Road Weehawken, NJ 07086	Real Estate	2014 - Present
ABC Food Solutions, LLC	27-0160445	PO Box 354 Edgewater, NJ 07020	Ice Cream Store Franchise	2009-2009
Mobtown	56-2589367		Music	October 2011 - 2011
Ultimo Defasio, LLC				September 2009 - 2009

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date October 27, 2015

Signature /s/ Munish Sawhney
Munish Sawhney
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court
District of New Jersey

In re **Munish Sawhney**

Debtor(s)

Case No. **15-29250 (JKS)**
Chapter **11**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$ Fees and expenses allowed by the Bankruptcy Court
Prior to the filing of this statement I have received	\$ *
Balance Due	\$ 0.00

* **Trenk DiPasquale received \$5,153.50 from the Debtor for pre-petition services, inclusive of the Chapter 11 filing fee. The Debtor paid Trenk DiPasquale a retainer in the amount of \$11,651.94 for Chapter 11 representation. Trenk, DiPasquale wrote off a prior account receivable in the amount of \$8,523.70 for services unrelated to the Chapter 11 bankruptcy proceedings.**

2. The source of the compensation paid to me was:

Debtor Other (specify):

3. The source of compensation to be paid to me is:

Debtor Other (specify):

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

General representation of Debtor in his Chapter 11 case and as set forth in the Application for the Retention of Trenk, DiPasquale, Della Fera & Sodono, P.C. as Counsel for Debtor (Docket Entry No. 3).

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the Debtor in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **October 2015**

/s/ Richard D. Trenk

Richard D. Trenk
Trenk, DiPasquale, Della Fera & Sodono, P.C.
347 Mount Pleasant Avenue
Suite 300
West Orange, NJ 07052
973-243-8600 Fax: 973-243-8677

**United States Bankruptcy Court
District of New Jersey**

In re **Munish Sawhney**

Debtor(s)

Case No.
Chapter

15-29250 (JKS)
11

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: **October 27, 2015**

/s/ Munish Sawhney

Munish Sawhney
Signature of Debtor

137-139 Parker Street, LLC
c/o Sean M. Lipsky, Esq.
Lipsky Portales, P.A.
140 Littleton Road, Suite 103
Parsippany, NJ 07054

14-16 Centre Street, LLC
37-18 Northern Boulevard
Suite 417
Long Island City, NY 11101

237 Lexington, LLC
7004 Kennedy Boulevard East
Guttenberg, NJ 07093

295 Fairmount Avenue, LLC
c/o Sean M. Lipsky, Esq.
Lipsky Portales, P.A.
140 Littleton Road, Suite 103
Parsippany, NJ 07054

733-735 6th Street, LLC
c/o Sean M. Lipsky, Esq.
Lipsky Portales, P.A.
140 Littleton Road, Suite 103
Parsippany, NJ 07054

78 Mallory Street, LLC
c/o Sean M. Lipsky, Esq.
Lipsky Portales, P.A.
140 Littleton Road, Suite 103
Parsippany, NJ 07054

7912 River Rd. Apt.
7912 River Road
North Bergen, NJ 07047

94 Neptune Avneue, LLC
660 Newark Avenue
Jersey City, NJ 07306

Accent Funding LLC
Attn: Ildiko Trien
112 West 56th Street
Suite 26 North
New York, NY 10019

AM Financial Holdings LLC
Attn: Mrugul Patel
1057 Broad Street
Bloomfield, NJ 07003

American Express
2965 West Corporate Lakes Boulevard
Westin, FL 33331-3626

Benjamin Velez
[Address Unknown]

Best Buy Credit Services
PO Box 183195
Columbus, OH 43218-3195

Bloomingdales
1000 Third Avenue
New York, NY 10022

Capital One Bank USA
168 Capital One Drive
Mc Lean, VA 22102

Chander Sharma
659 Victoria Avenue
Paramus, NJ 07652

Christine Katcho
355 Prospect Street
Nutley, NJ 07110

Division of Taxation
124 Halsey Street
Second Floor
Newark, NJ 07102

Eris Capital
Attn: Peter Aytug
37-18 Northern Boulevard
Suite 417
Long Island City, NY 11101

Eris Capital, LLC
c/o Sean M. Lipsky, Esq.
Lipsky Portales, P.A.
140 Littleton Road, Suite 103
Parsippany, NJ 07054

Eugene St. Louis
37 Liberty Place
Weehawken, NJ 07086

FCI Lender Services, Inc.
PO Box 27370
Anaheim, CA 92809-0112

Halladay 227, LLC
12 Oakland Avenue
Jersey City, NJ 07306

Harmony Bank
2120 West County Line Road
Jackson, NJ 08527

Hilltop Management Co.
Attn: David Kramer
1161 East 21st Street
Brooklyn, NY 11210

Hudsoncross Capital, LLC
3 Pickwick Plaza
Suite 400
Greenwich, CT 06830-5513

Hutton 180, LLC
660 Newark Avenue
Jersey City, NJ 07306

Ikval Sagg
22 Meridian Road
Suite 8
Edison, NJ 08820

Internal Revenue Service
Special Procedures Branch
Attn: Bankruptcy Section
PO Box 744
Springfield, NJ 07081-0744

Internal Revenue Service
Attn: District Director
955 South Springfield Avenue
Springfield, NJ 07081

Internal Revenue Service
PO Box 7346
Philadelphia, PA 19101-7346

James Monaco
PO Box 3053
Hoboken, NJ 07030

Jared Galleria of Jewelry
PO Box 740425
Cincinnati, OH 45274-0425

JCRE Group, LLC
7004 JFK Boulevard, Suit e44D
West New York, NJ 07093

Jefferson 20, LLC
7004 Kennedy Boulevard East
Guttenberg, NJ 07093

Jignesh Patel
B Hensyn Village
Apt. 5B
Budd Lake, NJ 07828

John R. Velez, III
12 Oakland Avenue
Jersey City, NJ 07306

Katcho, LLC
227 Falmouth Avenue
Elmwood Park, NJ 07407

Khoury Madja
355 Prospect Street
Nutley, NJ 07110

Liberty 239, LLC
660 Newark Avenue
Jersey City, NJ 07306

Lincoln Street 122, LLC
7004 Boulevard East
Guttenberg, NJ 07093

Manish Dahiya
375 South End Avenue
#31J
New York, NY 10280

Marcos A. Velez
12 Oakland Avenue
Jersey City, NJ 07306

Marcos Velez
355 Prospect Street
Nutley, NJ 07110

Mark Velez
c/o Cindy Nan Vogelman, Esq.
Chasan Leyner & Lamparello, PC
300 Harmon Meadow Boulevard, 6th Floor
Secaucus, NJ 07094

Melissa Velez
[Address Unknown]

Melissa Velez
[Address Unknown]

Mercury Capital Funding, LLC
100 Merrick Road, Suite 504E
Rockville Centre, NY 11570-4880

Michael Steifman
c/o David Meth, Esq.
200 Daniels Way
Suite 240
Freehold, NJ 07728

Miranda & Masters, LLC
Attn: David Miranda
98 Leonard Street
Jersey City, NJ 07307

New Jersey Division of Taxation
Attn: Bankruptcy Section
PO Box 245
Trenton, NJ 08695-0245

Nyburg Properties, LLC
c/o Sean M. Lipsky, Esq.
Lipsky Portales, P.A.
140 Littleton Road, Suite 103
Parsippany, NJ 07054

Oakland 90, LLC
7004 Kennedy Boulevard East
West New York, NJ 07093

Office of the Attorney General
Richard J. Hughes Justice Complex
25 Market Street
PO Box 112
Trenton, NJ 08625-0112

Office of the Chief Counsel
Internal Revenue Service
SB/SE Division
One Newark Center, Suite 1500
Newark, NJ 07102

Parker Street Realty LLC
c/o Sean M. Lipsky, Esq.
Lipsky Portales, P.A.
140 Littleton Road, Suite 103
Parsippany, NJ 07054

Quest Imperial, LLC
163 Zabriskie Street
Jersey City, NJ 07307

Radha K. Sawhney
2205 Arterra Court
West Palm Beach, FL 33411-1417

Ramyeta Deshmukh
230 Via D'Este
Delray Beach, FL 33445

Regal Bank
570 West Mount Pleasant Avenue
Livingston, NJ 07039

Riverside Abstract Title
c/o Jeffrey Fleischmann, Esq.
Law Office of Jeffrey Fleischmann PC
65 Broadway, Suite 842
New York, NY 10006

Riverside Abstract Title
212 Second Street
Suite 502
Lakewood, NJ 08701

State of New Jersey
Division of Taxation - Gross Income Tax
50 Barrack Street
PO Box 269
Trenton, NJ 08625

TD Auto Finance
PO Box 16039
Lewiston, ME 04243-9520

TD Bank Lockbox
TD Auto Finance - 16039
Mailstop ME2-074-017
6 Atlantis Way
Lewiston, ME 04240

The Guardian Life Insurance Company
7 Hanover Square
Customer Service, H-6-D
New York, NY 10004

United States Attorney
970 Broad Street, Fifth Floor
Newark, NJ 07102

Vishesh Chhibber
308B South Oysterbay Road
Syosset, NY 11791

Wells Fargo Card Services
PO Box 6412
Carol Stream, IL 60197-6412

York Funding, LLC
c/o Sean M. Lipsky, Esq.
Lipsly Portales, P.A.
140 Littleton Road, Suite 103
Parsippany, NJ 07054